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## CLAIMS

1. A system for connecting to Internet service providers via networking circuitry, the system comprising:
  - a user interface operative to display information regarding a plurality of Internet service providers including quality of service information and to accept a user's choice of an Internet service provider from among the plurality of Internet service providers, thereby to define a user-selected Internet service provider; and
  - a configurator operative to connect the user to the user-selected Internet service provider by generating an on-the-fly configuration of the networking circuitry.
2. A system according to claim 1 wherein the user interface comprises a web-based display.
3. A system according to claim 1 wherein the user interface comprises a display of at least some of the plurality of Internet service providers.
4. A system according to claim 1 and also comprising user identification apparatus operative to identify the user.
5. A system according to claim 4 and wherein the user identification apparatus is operative to identify the user based on a telephone number used by the user to establish a connection with the system.
6. A method for connecting to Internet service providers via networking circuitry, the method comprising:
  - displaying information regarding a plurality of Internet service providers including quality of service information;
  - accepting a user's choice of an Internet service provider from among the plurality of Internet service providers, thereby to define a user-selected Internet service provider; and
  - connecting the user to the user-selected Internet service provider by generating an on-the-fly configuration of the networking circuitry.

7. A virtual point of presence (POP) comprising:
  - a routing center operative to communicate with a network user and with at least one Internet Service Provider (ISP) and to route communications therebetween; and
  - an authentication and ISP routing center receiving an identification of the network user from the routing center and operative:
    - to authenticate the network user based, at least in part, on the identification of the network user; and
    - to choose an ISP and to communicate an ISP identification identifying the ISP to the routing center,
  - wherein the routing center is operative, upon receipt of the ISP identification, to route communications from the network user to an ISP associated with the ISP identification.
8. Apparatus according to claim 7 and wherein the authentication and ISP routing center is operative to choose the ISP based on a telephone number of the network user.
9. Apparatus according to claim 7 wherein the authentication and ISP routing center is operative to choose the ISP based, at least in part, on at least one of the following: a telephone number of the network user; identifying information of the network user; and profile information of the network user.
10. Apparatus according to claim 7 and wherein the routing center is also operative to maintain accounting records of routing services performed for the network user and the ISP.
11. A method for providing a virtual point of presence (POP) using a network routing center, the method comprising:
  - providing communications, from the network routing center, with a network user and with at least one Internet Service Provider (ISP);
  - receiving an identification of the network user from the routing center;
  - authenticating the network user based, at least in part, on the identification of the network user;
  - choosing an ISP and communicating an ISP identification identifying the ISP to the routing center; and

routing communications from the network user to an ISP associated with the ISP identification.

12. A method according to claim 6 and also comprising:  
storing utilization information in a database.
13. A method according to claim 11 and also comprising:  
storing utilization information in a database.
14. A method according to claim 12 and also comprising:  
producing a report based on the utilization information.
15. A method according to claim 13 and also comprising:  
producing a report based on the utilization information.
16. A payment processing method for processing payments over a network, the network comprising a routing center for routing communications between at least one user and at least one service provider, the method comprising:  
establishing a connection, through the routing center, between a user and a service provider;  
routing communications, at the routing center, between the user and the service provider;  
requesting, through the service provider, an item associated with a payment;  
initiating, at the routing center, an authorization of the payment; and  
receiving, at the routing center, billing information including a request to pay the payment.
17. A method according to claim 16 and also comprising:  
paying the requested payment from the routing center.
18. A method according to claim 17 and also wherein the paying step comprises:  
aggregating a plurality of requested payments into a single payment.

19. A method according to claim 14 and wherein the service provider comprises an Internet service provider (ISP), and  
the requesting step comprises requesting an item from a World Wide Web (WWW) site.
20. A system according to claim 1 and also comprising an on-the-fly ISP performance monitor operative to monitor performance of at least one ISP on the fly and to supply at least one quality of service parameter to the user interface for display.
21. A system according to claim 1 and also comprising an infrastructure leaser operative to lease network infrastructure to at least one Internet service provider.
22. A system according to claim 21 wherein the infrastructure leaser is operative to lease network infrastructure to at least one Internet service provider from among said plurality of Internet service providers.
23. A system according to claim 21 and also comprising a resource utilization monitor operative to record information regarding occurrence of at least one of the following situations with respect to network infrastructure leased by at least one Internet service provider:  
underutilization of the infrastructure leased by the at least one Internet service provider;  
and  
overutilization of the infrastructure leased by the at least one Internet service provider.
24. A system according to claim 23 wherein said recording step is performed on the fly.